

embodiments are described in sufficient detail to enable those skilled in the art to practice the invention, it should be understood that other embodiments may be realized and that logical and mechanical changes may be made without departing from the spirit and scope of the invention. Thus, the preceding detailed description is presented for purposes of illustration only and not of limitation, and the scope of the invention is defined solely by the appended claims and their legal equivalents when properly read in light of the preceding description. For example, the steps recited in any of the method or process claims may be executed in any order and are not limited to the order presented. In addition, although the present description illustrates the invention as embodied in a card, key fob, or cellular phone, the invention is not so limited. That is, the present invention contemplates the incorporation of the inventive technology into a form factor presentable by hand.

What is claimed is:

1. A method for providing a Radio Frequency (RF) transaction solution to a nontraditional transaction device comprising:

receiving user account data from a transaction application stored on a RF module for use in transaction completion, the RF module in physical and logical communication with a nontraditional transaction device microprocessor; and

processing the user account data for transaction completion.

2. A method according to claim 1, comprising:

receiving the user account data from the RF module, where the user account data is provided subsequent to authentication of an end user secondary identifier, the secondary identifier being provided for authentication by the end user at a mobile device interface.

3. A method of claim 2, comprising receiving the user account data from the RF module via a mobile device universal serial bus (USB), the USB in communication with the RF module via the microprocessor.

4. A method of claim 3, comprising receiving the user account data via a user interface in communication with the mobile device USB.

5. A method of claim 1, wherein the RF module is integral to the mobile device housing, the RF module in electrical communication with the mobile device microprocessor.

6. A method of claim 1, wherein the RF mobile device is configured to communicate with the microprocessor using mobile device electrical connectors in communication with the microprocessor.

7. A method of claim 6, wherein the mobile device electrical connectors are configured to accept a subscriber identity module (SIM).

8. A method of claim, wherein the RF module is International Standards Organization ISO/IEC 14443 compliant.

9. A method of claim 1, mobile device includes a user interface configured to provide secondary identification to the microprocessor in response to a request for secondary identification for end user authentication, the request for secondary identification being provided to the end user via

the user interface, the secondary identification being one of voice recognition data, biometric recognition data and alphanumeric data.

10. A method of claim 1, comprising receiving a user account data from a RF module, the RF module being activated by a mobile device user interface.

11. A method of claim 10, wherein mobile device activates the RF mobile device prior to transaction processing.

12. A system for providing a RF payment solution to a mobile device, comprising a RF module configured to be in physical communication with a nontraditional mobile device, the RF module including database for storing user account data and a transponder for transmitting the user account data via radio frequency, the database including a transaction application.

13. A system of claim 12, wherein the RF module is in physical and logical communication with a mobile device microprocessor, the mobile device being a nontraditional transaction device.

14. A system of claim 13, wherein the RF module is configured to provide user account data for transaction processing, the RF module being configured to provide the user account data via a mobile device USB port.

15. A system of claim 12, wherein the RF module is configured to provide the user account data subsequent to the verification of an end user provided secondary identification code, the mobile device including a user interface, the user interface being configured to receive the secondary identification code and provide the secondary identification code to the RF module for authentication.

16. A system of claim 13, wherein the mobile device is configured to activate the RF module prior to transaction processing.

17. A computer-readable storage medium containing a set of instructions for a general purpose computer configured for:

receiving user account data from a transaction application stored on a RF module for use in transaction completion, the RF module in physical and logical communication with a nontraditional transaction device microprocessor; and

processing the user account data for transaction completion.

18. A computer-readable storage medium of claim 17 for:

receiving the user account data from the RF module, where the user account data is provided subsequent to authentication of an end user secondary identifier, the secondary identifier being provided for authentication by the end user at a mobile device interface.

19. A computer-readable storage medium of claim 17 for receiving the user account data from the RF module via a mobile device universal serial bus (USB), the USB in communication with the RF module via the microprocessor.

20. A computer-readable storage medium of claim 17 for receiving a user account data from a RF module, the RF module being activated by a mobile device user interface.

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